

## Grievance Redressal Policy for Mutual Fund Clients

### Ramkumar H Barchha, Mutual Fund Distributor

#### ➤ Introduction

Ramkumar H Barchha, Mutual Fund Distributor, is committed to providing exceptional service and ensuring client satisfaction. This Grievance Redressal Policy aims to address any complaints or concerns our clients may have regarding our services, ensuring a transparent, accountable, and prompt resolution process.

#### 1. Objectives

- To ensure fair and efficient handling of client complaints.
- To provide a systematic and structured process for grievance redressal.
- To enhance client confidence and trust in our services.
- To identify and address recurring issues to improve service quality.

#### 2. Scope

This policy applies to all clients of Ramkumar H Barchha, Mutual Fund Distributor, who have grievances related to any aspect of the services provided.

#### 3. Definition of Grievance

A grievance is any dissatisfaction or complaint expressed by a client regarding the service, conduct, or performance of the mutual fund distributor. This may include, but is not limited to:

- Delays in processing transactions
- Miscommunication or misinformation
- Unsatisfactory customer service
- Issues with account statements or reports
- Any other service-related issues

#### 4. Grievance Redressal Mechanism

##### Step 1: Lodging a Complaint

- Clients can lodge a complaint through any of the following channels:
- Email: Send an email to [mf@ashokindia.com].
- Phone: Call our customer service at [+919377566664] during business hours (9 AM to 6 PM, Monday to Friday).
- In-Person: Visit our office at [Tagore road, Bhaktinagar, Rajkot 360002] between 9 AM and 6 PM, Monday to Friday.
- Online Form: Draft out the grievance note in your own format and send it in email on [mf@ashokindia.com](mailto:mf@ashokindia.com).

### Step 2: Acknowledgment

- All complaints will be acknowledged within 2 business days of receipt. The acknowledgment will include a unique reference number and the expected timeline for resolution.

### Step 3: Investigation

- The complaint will be assigned to a dedicated grievance officer for thorough investigation.
- The grievance officer may contact the client for additional information or clarification if required.
- The investigation will be completed within 7 business days from the date of acknowledgment.

### Step 4: Resolution

- Based on the investigation findings, a resolution will be provided. The resolution will be communicated to the client through the preferred mode of communication (email, phone, or in-person).
- If the complaint is complex and requires more time, the client will be informed about the reasons for the delay and the expected resolution time.

### Step 5: Escalation

- If the client is not satisfied with the resolution provided, they can escalate the complaint to the Head of Client Services at [escalation email/phone].
- The escalation will be reviewed and responded to within 7 business days.
- Clients may also escalate their grievance to the Association of Mutual Funds in India (AMFI) or the Securities and Exchange Board of India (SEBI) if they are not satisfied with the resolution at our end.

## **5. Documentation and Record Keeping**

- All complaints, investigations, and resolutions will be documented and maintained for a minimum of 5 years.
- Records will be reviewed periodically to identify any recurring issues and take corrective actions.
- Detailed reports of grievances will be shared with senior management to facilitate continuous improvement.

## **6. Confidentiality**

- All grievances will be handled with utmost confidentiality. Client information will not be disclosed to any third party without the client's consent, except as required by law.
- Measures will be taken to protect the privacy of the client during the grievance redressal process.

## **7. Review of Policy**

- This policy will be reviewed annually and updated as required to ensure its effectiveness and compliance with regulatory requirements.
- Feedback from clients and employees will be considered during the review process.

## **8. Contact Information**

- Ramkumar H Barchha, Mutual Fund Distributor
- Email: ram@ashokindia.com
- Phone: +91 9824046666
- Office Address: Tagore road, Bhaktinagar, Rajkot 360002
- Website: www.vikalpafinvest.com

Note: Clients are encouraged to provide feedback on the grievance redressal process to help us improve our services.

This Grievance Redressal Policy is effective from [17-07-2002].

Signed,  
**Ramkumar H Barchha**  
**Mutual Fund Distributor**